

**Information to identify the case:**

Debtor 1	Jeffrey T. Rees	Social Security number or ITIN xxx-xx-9139
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Jennifer L. Rees	Social Security number or ITIN xxx-xx-8473
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-23273-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey T. Rees

Jennifer L. Rees  
fka Jennifer L. Ludwig

4/18/25

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffrey T. Rees  
Jennifer L. Rees  
Debtors

Case No. 19-23273-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 18, 2025

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey T. Rees, Jennifer L. Rees, 302 Aprilmae Way, Pittsburgh, PA 15237-2748
cr	+ Nationstar Mortgage LLC as Servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Avenue, Garden City, NY 11530-1666
cr	+ Rushmore Servicing as servicer for U.S. Bank Natio, Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530, UNITED STATES 11530-1631
15107626	+ FRDM/Littman/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
15107631	+ Michelle L. Sanginiti, Esq., Faloni & Associates, LLC, 1200 Veterans Highway Suite B2, Bristol, PA 19007-2525
15107640	+ Weinberg & Associates, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 19 2025 04:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 19 2025 04:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Apr 19 2025 04:26:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 19 2025 00:36:00	Freedom Mortgage Corporate, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ EDI: PRA.COM	Apr 19 2025 04:26:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 19 2025 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnjts@grblaw.com	Apr 19 2025 00:36:00	Ross Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	^ MEBN	Apr 19 2025 00:36:00	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
15121612	EDI: PHINAMERI.COM	Apr 19 2025 04:26:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15107612	+ EDI: PHINAMERI.COM	Apr 19 2025 04:26:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853

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15107611	+ EDI: PHINAMERI.COM	Apr 19 2025 04:26:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15107614	+ EDI: TSYS2	Apr 19 2025 04:26:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15107613	+ EDI: TSYS2	Apr 19 2025 04:26:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15107615	EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15107616	+ EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15117251	EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15140325	Email/PDF: bncnotices@becket-lee.com	Apr 19 2025 00:50:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15107617	+ EDI: JPMORGANCHASE	Apr 19 2025 04:26:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15107618	+ EDI: JPMORGANCHASE	Apr 19 2025 04:26:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15147530	EDI: CITICORP	Apr 19 2025 04:26:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15107619	+ EDI: WFNNB.COM	Apr 19 2025 04:26:00	Comenity Bank/New York & Co., Po Box 182789, Columbus, OH 43218-2789
15107620	EDI: WFNNB.COM	Apr 19 2025 04:26:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
15107623	EDI: DISCOVER	Apr 19 2025 04:26:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15107621	EDI: DISCOVER	Apr 19 2025 04:26:00	Discover Financial, PO Box 15316, Wilmington, DE 19850
15111091	EDI: DISCOVER	Apr 19 2025 04:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15146646	+ Email/Text: kburkley@berNSTeinlaw.com	Apr 19 2025 00:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15107625	+ EDI: CITICORP	Apr 19 2025 04:26:00	FRDM/Citibank, Citibank Corp/Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034
15319435	Email/Text: Bankruptcy@Freedommortgage.com	Apr 19 2025 00:36:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15146192	EDI: JEFFERSONCAP.COM	Apr 19 2025 04:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15125597	+ Email/Text: RASEBN@raslg.com	Apr 19 2025 00:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15107627	+ EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15107628	+ EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
15140086	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2025 00:50:23	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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15107629	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2025 00:50:29	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107630	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2025 00:50:24	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107633	+ Email/PDF: bankruptcy_prod@navient.com	Apr 19 2025 00:50:29	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15107632	+ Email/PDF: bankruptcy_prod@navient.com	Apr 19 2025 00:50:34	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15124084	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 19 2025 00:35:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
15147644	EDI: PRA.COM	Apr 19 2025 04:26:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15111689	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2025 00:50:35	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15143001	EDI: Q3G.COM	Apr 19 2025 04:26:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15148211	Email/Text: bankruptcy@roundpointmortgage.com	Apr 19 2025 00:36:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15127372	+ Email/Text: ebnjts@grblaw.com	Apr 19 2025 00:36:00	Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15107634	^ MEBN	Apr 19 2025 00:35:37	RoundPoint Mortgage Servicing Corp., 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
15107635	^ MEBN	Apr 19 2025 00:35:28	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15107637	+ EDI: SYNC	Apr 19 2025 04:26:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107636	+ EDI: SYNC	Apr 19 2025 04:26:00	Syncb/Levin Furniture, Po Box 965036, Orlando, FL 32896-5036
15108376	^ MEBN	Apr 19 2025 00:35:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15107639	+ EDI: SYNC	Apr 19 2025 04:26:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107638	+ EDI: SYNC	Apr 19 2025 04:26:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
15660465	+ Email/Text: nsm_bk_notices@mrcopper.com	Apr 19 2025 00:36:00	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
15504567	+ Email/Text: nsm_bk_notices@mrcopper.com	Apr 19 2025 00:36:00	US Bank National Association, not in its indiv, capacity solely as trustee for RMTT, Trust, Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr	Freedom Mortgage Corporation
cr	RoundPoint Mortgage Servicing Corporation
cr	U.S. Bank National Association, et al., c/o Rushm
cr *+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15122190 *P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court;: Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15107624 *P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;: Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15107622 *P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;: Discover Financial, Pob 15316, Wilmington, DE 19850

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmllawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Ross Township jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Jeffrey T. Rees julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Jennifer L. Rees julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com btemple@bernssteinlaw.com;aepiscopo@bernssteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernssteinlaw.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor Nationstar Mortgage LLC as Servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporate wbefc@brockandscott.com mario.hanyon@brockandscott.com

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Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winneccour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 14